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Daniel Vaughan	(Depositor's name)
Llovel Vughan	(Signature)
February 2, 2007	(Date)

FIRST NAMED INVENTOR ATTORNEY DOCKET NO. CONFIRMATION NO. APPLICATION NO. FILING DATE PAY00-007 1692 09/938,224 08/23/2001 Luke Paul Nosek

TITLE OF INVENTION: INSTANT AVAILABILITY OF ELECTRONICALLY TRANSFERRED FUNDS

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